

<b>TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT</b> (Under 37 CFR 1.97(b) or 1.97(c))					Docket No. <b>97171-00006</b>	
In Re Application Of: <b>Steven C. Halper, Constance A. Wilson and Stephen M. Hourigan</b>						
Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.	
10/046,945	01/14/2002	Clement B. Graham	27614	3692	5045	
Title: <b>Automated Loan Risk Assessment System and Method</b>						
Address to: <b>Commissioner for Patents</b> <b>P.O. Box 1450</b> <b>Alexandria, VA 22313-1450</b>						
<b>37 CFR 1.97(b)</b>						
1. <input checked="" type="checkbox"/> The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.						
<b>37 CFR 1.97(c)</b>						
2. <input type="checkbox"/> The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:						
<div style="margin-left: 40px;"> <input type="checkbox"/> the statement specified in 37 CFR 1.97(e);         </div>						
<b>OR</b>						
<div style="margin-left: 40px;"> <input type="checkbox"/> the fee set forth in 37 CFR 1.17(p).         </div>						

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(Under 37 CFR 1.97(b) or 1.97(c))

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10/046,945	01/14/2002	Clement B. Graham	27614	3692	5045

Title: Automated Loan Risk Assessment System and Method

**Payment of Fee**

(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

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Dated: 1/10/07

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Substitute for form 1449/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

*(Use as many sheets as necessary)*

Sheet	1	of	3
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**Complete if Known**

Application Number	10/046,945
Filing Date	01-14-2002
First Named Inventor	Steven Halper
Art Unit	3692
Examiner Name	Clement B. Graham
Attorney Docket Number	97171-00006

## U. S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

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Examiner Signature		Date Considered	
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This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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		First Named Inventor	Steven Halper		
		Art Unit	3692		
		Examiner Name	Clement B. Graham		
Sheet	2	of	3	Attorney Docket Number	97171-00006

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	7	Emory University School of Law, "Predatory Mortgage Lending Abuses," <a href="http://www.law.emory.edu/PI/ALAS/EXHIB.HTM">http://www.law.emory.edu/PI/ALAS/EXHIB.HTM</a> , last visited on 09/27/2001, pp 1-6.	
	8	American Association of Retired Perspons, "Avoid Predatory Lenders," <a href="http://www.aarp.org/contacts/money/prelend.html">http://www.aarp.org/contacts/money/prelend.html</a> , last visited on 09/27/2001, pp 1-4.	
	9	Federal Trade Commission, "FTC Consumer Alert! Avoiding Home Equity Scams," <a href="http://www.ftc.gov/bcp/conline/pubs/alerts/eqtyalrt.htm">http://www.ftc.gov/bcp/conline/pubs/alerts/eqtyalrt.htm</a> , last visited on 09/27/2001, pp 1-2.	
	10	National Consumer Law Center, "Preventing Foreclosures: Spotting Loan Scams Involving Vulnerable Homeowners," <a href="http://www.consumerlaw.org/consumer/foreclose.html">http://www.consumerlaw.org/consumer/foreclose.html</a> , last visited on 09/27/2001, pp 1-5.	
	11	Citibank, "Tell Citibank What Is Predatory Lending?," <a href="http://www.tellcitibank.org/predatorylending.htm">http://www.tellcitibank.org/predatorylending.htm</a> , last visited on 09/27/2001, pp 1-2.	
	12	Center for Community Change, "Anti-Predatory Lending Bill Set To Be Introduced in Senate; Additional Co-Sponsors Are Being Sought," <a href="http://www.communitychange.org/NRP/52101alert.asp">http://www.communitychange.org/NRP/52101alert.asp</a> , last visited on 09/28/2001, pp 1-2.	
	13	Mortgage Bankers Association, "Tackling Predatory Lending: Regulation and Education," Cleveland State University, Cleveland, Ohio, 03/23/2001; <a href="http://www.mbaa.org/resources/predlend/2001/0323.html">http://www.mbaa.org/resources/predlend/2001/0323.html</a> , last visited on 10/12/2001, pp 1-4.	
	14	California Reinvestment Committee, "Press Releases," <a href="http://www.calreinvest.org/PredatoryLending/HOEPAPFactSheet.html">http://www.calreinvest.org/PredatoryLending/HOEPAPFactSheet.html</a> , 02/07/2001, last visited on 10/12/2001, pp 1-4.	
	15	HSH, "Understanding Private Mortgage Insurance," <a href="http://www.hsh.com/pamphlets/mgicpmi.html">http://www.hsh.com/pamphlets/mgicpmi.html</a> , last visited on 10/24/2001, pp 1-2.	
	16	HSH, "How Mortgage Insurance Works," <a href="http://www.hsh.com/pamphlets/mgicmi101.html">http://www.hsh.com/pamphlets/mgicmi101.html</a> , last visited on 10/24/2001, pp 1-2.	

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Examiner Name	Clement B. Graham
Attorney Docket Number	97171-00006

Sheet 3 of 3

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	17	Loanpage, "Private Mortgage Insurance," <a href="http://www.loanpage.com/morpmi.htm">http://www.loanpage.com/morpmi.htm</a> , last visited on 10/24/2001, pp 1-2.	
	18	"Automated Property Valuation Sample Report," <a href="http://www.factualdata.com/prod_serv/EZvalue.htm">http://www.factualdata.com/prod_serv/EZvalue.htm</a> , 11/30/2001, pp 1-3.	
	19	DataQuick, "News & Updates: DataQuick to Offer All-New Freddie Mac Automated Valuation Model," <a href="http://www.dataquick.com/articleitem.asp?industry=3&amp;item=20">http://www.dataquick.com/articleitem.asp?industry=3&amp;item=20</a> , last visited on 11/30/2001, pp 1-2.	
	20	Case Shiller Weiss, "Press Releases," <a href="http://www.cswv.com/news/press">http://www.cswv.com/news/press</a> , last visited on 11/30/2001, pp 1-2.	
	21	Case Shiller Weiss, "Products," <a href="http://www.cswv.com/products/">http://www.cswv.com/products/</a> , last visited on 11/30/2001, pp 1-2.	
	22	Case Shiller Weiss, "CASA," <a href="http://www.cswv.com/products/casa/">http://www.cswv.com/products/casa/</a> , last visited on 11/30/2001, pp 1-2.	
	23	Case Shiller Weiss, "Sample CASA Report," <a href="http://www.cswv.com/products/casa/sample.html">http://www.cswv.com/products/casa/sample.html</a> , last visited on 11/30/2001, pp 1-2.	
	24	Case Shiller Weiss, "CASA Report Elements and Features," <a href="http://www.cswv.com/products/casa/personal.html">http://www.cswv.com/products/casa/personal.html</a> , last visited on 11/30/2001, pp 1-3.	

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